

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Tiffany M Garland

Case No. 14 B 45773

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/27/2014.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Converted on 02/06/2015.
- 6) Number of months from filing to last payment: 1.
- 7) Number of months case was pending: 3.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank .

**Receipts:**

Total paid by or on behalf of the debtor	\$450.00
Less amount refunded to debtor	\$150.00

**NET RECEIPTS:**

**\$300.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$12.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$12.00**

Attorney fees paid and disclosed by debtor: **\$350.00**

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAA Community Finance	Unsecured	600.00	NA	NA	0.00	0.00
AAA Community Finance	Unsecured	0.00	NA	NA	0.00	0.00
American General Finan	Unsecured	1,937.00	NA	NA	0.00	0.00
Best Choice 123	Unsecured	800.00	NA	NA	0.00	0.00
Capital One, N.a.	Unsecured	424.00	NA	NA	0.00	0.00
Check Into Cash	Unsecured	346.00	NA	NA	0.00	0.00
Check N Go	Unsecured	1,100.00	NA	NA	0.00	0.00
City of Chicago Parking Tickets	Unsecured	500.00	NA	NA	0.00	0.00
Comenity Bank/Inbryant	Unsecured	137.00	NA	NA	0.00	0.00
Comenity Bank/New York & Company	Unsecured	146.00	NA	NA	0.00	0.00
Dept Of Ed/navient	Unsecured	14,353.00	NA	NA	0.00	0.00
Dept Of Ed/navient	Unsecured	12,355.00	NA	NA	0.00	0.00
Dept Of Ed/navient	Unsecured	4,577.00	NA	NA	0.00	0.00
Dept Of Ed/navient	Unsecured	6,566.00	NA	NA	0.00	0.00
Dept Of Ed/navient	Unsecured	3,202.00	NA	NA	0.00	0.00
Dept Of Ed/navient	Unsecured	3,058.00	NA	NA	0.00	0.00
Dept Of Ed/navient	Unsecured	2,808.00	NA	NA	0.00	0.00
Dept Of Ed/navient	Unsecured	1,965.00	NA	NA	0.00	0.00
Dept Of Ed/navient	Unsecured	1,762.00	NA	NA	0.00	0.00
Dept Of Ed/navient	Unsecured	1,583.00	NA	NA	0.00	0.00
Dept Of Ed/navient	Unsecured	1,374.00	NA	NA	0.00	0.00
Dept Of Ed/navient	Unsecured	1,021.00	NA	NA	0.00	0.00
Dept Of Ed/navient	Unsecured	1,021.00	NA	NA	0.00	0.00
Dept Of Ed/navient	Unsecured	1,017.00	NA	NA	0.00	0.00
Dept Of Ed/navient	Unsecured	697.00	NA	NA	0.00	0.00
Dept Of Ed/navient	Unsecured	7,169.00	NA	NA	0.00	0.00
Dsnb Macys	Unsecured	171.00	NA	NA	0.00	0.00
Everest Cash Advance	Unsecured	700.00	NA	NA	0.00	0.00
Lending Tree, LLC	Unsecured	400.00	NA	NA	0.00	0.00
Navient	Unsecured	4,026.00	NA	NA	0.00	0.00
Regional Acceptance Corp	Secured	20,319.00	21,171.76	21,171.76	288.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
sierra lending	Unsecured	875.00	NA	NA	0.00	0.00
Sokaogan Finance	Unsecured	1,200.00	NA	NA	0.00	0.00
Syncb/carcare One	Unsecured	384.00	NA	NA	0.00	0.00
Verizon Wireless	Unsecured	1,500.00	NA	NA	0.00	0.00
West River Cash	Unsecured	600.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$21,171.76	\$288.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$21,171.76</b>	<b>\$288.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$12.00</u>
Disbursements to Creditors	<u>\$288.00</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$300.00</u></b>
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12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 03/30/2015

By: /s/ Marilyn O. Marshall

Trustee

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**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.